

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF SOUTH CAROLINA
ORANGEBURG DIVISION

This matter is before the court for review of the Report and Recommendation of United States Magistrate Judge Joseph R. McCrorey, made in accordance with 28 U.S.C. § 636(b)(1)(B) and Local Rule 73.02 for the District of South Carolina.

The Magistrate Judge makes only a recommendation to this court. The recommendation has no presumptive weight. The responsibility to make a final determination remains with this court. See Mathews v. Weber, 423 U.S. 261, 270-71 (1976). The court is charged with making a de novo determination of those portions of the Report and Recommendation to which specific objection is made, and the court may accept, reject, or modify, in whole or in part, the recommendation of the Magistrate Judge or recommit the matter with instructions. See 28 U.S.C. § 636(b)(1).

The Plaintiff filed no objections to the Report and Recommendation. In the absence of objections to the Report and Recommendation of the Magistrate Judge, this court is not required

to give any explanation for adopting the recommendation. See Camby v. Davis, 718 F.2d 198, 199 (4th Cir. 1983).

After a thorough review of the Report and Recommendation and the record in this case, the court adopts Magistrate Judge McCrorey's Report and Recommendation and incorporates it herein. It is therefore

ORDERED that the plaintiff's motion for summary judgment is **GRANTED**, and that a judgment of foreclosure be entered in favor of plaintiff for foreclosure of the real property which is the subject of this action, together with a monetary judgment against the defendant in the amount of \$65,216.81, with interest thereafter at the rate of \$7.8905 per day, together with any costs and expenses associated with this legal action¹ as provided in the loan documents.

IT IS SO ORDERED.

S/ R. Bryan Harwell

R. Bryan Harwell

United States District Judge

Florence, South Carolina
December 14, 2006

¹Plaintiff should submit an affidavit to the Court for any additional fees and costs owed.